Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your nment-issued picture fication (for example,	Donnetta First name Latrice	First name
passp	Iriver's license or ort).	Middle name	Middle name
	your picture ication to your meeting	Griffin Last name	Last name
with th	ne trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	ther names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>0669</u>	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
idolla		9xx - xx	9 xx - xx

Case 16-27629 Entered 08/29/16 12:27:36 Filed 08/29/16 Doc 1 Desc Main Page 2 of 59

Document Griffin Donnetta Latrice Debtor 1 Case Number (if known) _ Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	9912 S. Calumet Ave. Number Street	If Debtor 2 lives at a different address: Number Street
		Chicago IL 60628 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Case 16-27629 Entered 08/29/16 12:27:36 Desc Main Filed 08/29/16 Doc 1

Debtor 1

Donnetta Latrice Document Griffin Last Name

Page 3 of 59

Case Number (if known) _

Pa	rt 2: Tell the Court About Your	Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you				quired by 11 U.S.C. § 342(b) for Inc age 1 and check the appropriate bo	
	are choosing to file under	☐ Chap	ter 7			
		☐ Chap	ter 11			
		☐ Chap	ter 12			
		■ Chap	ter 13			
8.	How you will pay the fee	local yours subm	court for more details ab self, you may pay with ca	out how you may ր sh, cashier's chec	Please check with the clerk's of pay. Typically, if you are paying k, or money order. If your attorn torney may pay with a credit can	the fee ey is
				-	ose this option, sign and attach in Installments (Official Form 10	
		By la less t pay t	w, a judge may, but is no han 150% of the official he fee in installments). If	ot required to, waiv poverty line that ar you choose this o	st this option only if you are filing your fee, and may do so only oplies to your family size and your family size and your fill out the <i>Applie</i> and file it with your petition.	if your income is u are unable to
9.	Have you filed for bankruptcy within the	■ No				
	last 8 years?	☐ Yes.	District None	When	Case Number	
					MM / DD / YYYY	
			District None	When		
					MM / DD / YYYY	
			District	When	Case Number	
					MM / DD / YYYY	
10.	Are any bankruptcy	■ No				
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		Relationship to you	
	not filing this case with				Case Number, if know	
	you, or by a business parter, or by affiliate?				MM / DD / YYYY	
			Debtor		Relationship to you	
			District	When	Case Number, if know	vn
11.	Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord obtained residence?	d an eviction judgmei	nt against you and do you want to st	ay in your
			☐ No. Go to line 12. ☐ Yes. Fill out <i>Initial St</i> this bankruptcy petiti		riction Judgment Against You (Form	n 101A) and file it with

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main

	0430 10 21 02	.5 2001	Document	Page 4 of 59	Descrivani
Debtor 1	Donnetta	Latrice	Griffin	Case Number (if known)	
	First Name	Middle Name	Last Name	, , ,	

12.		_			
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of be	usiness	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
			City		State Zip Code
			Check the appropriate b	box to describe your business:	
			☐ Health Care Busir	ness (as defined in 11 U.S.C. § 101(27	A))
			☐ Single Asset Real	Estate (as defined in 11 U.S.C. § 101	(51B))
			☐ Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	e	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	11, but I am NOT a small business deb	-
Pa	Report if You Own or Ha			erty That Needs Immediate Attention	
		ve Any Hazard	ous Property or Any Prope		
14.	Do you own or have any property that poses or is	No.	What is the hazard?		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	No.			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	No.	What is the hazard? _	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main

Donnetta Debtor 1

Latrice

Document

Page 5 of 59

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	
-----------------	--

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 6 of 59 Donnetta Latrice Debtor 1 Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **2**5,001-50,000 How many creditors do **50-99** you estimate that you 5,001-10,000 **5**0,001-100,000 owe? ☐ More than 100,000 **100-199** 10,001-25,000 200-999 □ \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your assets to \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion **\$0-\$50,000** □ \$1.000.001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

×	/s/ Donnetta Latrice Griffin	×
	Signature of Debtor 1	Signature of Debtor 2

08/22/2016 Executed on MM / DD / YYYY

Executed on MM / DD / YYYY Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 7 of 59

Case Number (if known)

Debtor 1 Donnetta Latrice Griffin Case Number (if known) ______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Steven Scott Camp	Date	Date: 08/22/2	2016
Signature of Attorney for Debtor	54.0	MM / DD / YYY	Y
Steven Scott Camp			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			_
Admibol Culou			
Talling Colock			_
Chicago	IL	60603	_
Chicago	IL State	60603 ZIP Code	-
	State		- - acilaw.com
Chicago	State	ZIP Code	- - acilaw.com

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 8 of 59

Fill in this in	formation to identif	fy your case:		
Debtor 1	Donnetta	Latrice	Griffin	
Debior 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	he : <u>NORTHERN</u> District o	f <u>ILLINOIS</u> (State)	
Case Number (If known)	-			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 90,650
1c. Copy line 63, Total of all property on Schedule A/B	\$ 90,650
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$62,612
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$85,796
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,061.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,726.00

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 9 of 59

Debtor 1 Donnetta Latrice Griffin Case Number (if known)

Last Name

EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 1,550.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 74,669.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$<u>74,6</u>69.00 9g. Total. Add lines 9a through 9f.

First Name

Middle Name

Fill in this in	Caso 16 27/ formation to identify yo	our case and this filing		Entered 08/29/16 1 0 of 59	L2:27:36	Desc	Main	
Debtor 1	Donnetta	Latrice	Griffin					
Debioi 1	First Name	Middle Name	Last Name					
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)								
United States	Bankruptcy Court for the : _		of <u>ILLINOIS</u> (State)				Check if this	, io on
Case Number (If known)						_	amended fili	
Official Fo	orm 106A/B							J
Schedul	e A/B: Prope	rty						12/15
category where esponsible for pages, write you Part 1:	you think it fits best. B supplying correct infor ur name and case numb Describe Each Residence	e as complete and ac rmation. If more space ber (if known). Answe s, Building, Land, or Ott	asset only once. If an asset fi curate as possible. If two mar e is needed, attach a separate er every question. her Real Esate You Own or Have any residence, building, land, o	ried people are filing together sheet to this form. On the top an Interest In	, both are equ	ally		
No.	or mave any logar or t	oquitubio intoroot iir u	my rootaonoo, banamg, tana, t	n ommar property :				
Yes.	Describe		What is the property? Check	all that apply	D I I I			
9912 S Ca	alumet Ave		Single-family home	an that apply:	the amount o	t secured claim f any secured o	claims on Sche	edule D:
	ess, if available, or other des	scription	Duplex or multi-unit building		Creditors Wh	o Have Claims	Secured by P	roperty
			Condominium or cooperative	9	Current valuentire prope		Current va	
			Manufactured or mobile hon	ne ne	entire prope	_	portion you	
Chicago		IL 60628 State ZIP Code	Land		\$	70,000.00	\$	70,000.00
City	•	State ZIP Code	Investment property Timeshare					
County			Other			nature of your		-
·			Who has an interest in the pi	ronerty? Check one	· ·	s, or a life es	-	=
			Debtor 1 only	oporty i oncorrone.				
			Debtor 2 only					
			Debtor 1 and Debtor 2 only			this is a contructions)	nmunity pro	perty
			At least one of the debtors a	nd another	(See IIISI	il uctions)		
			Other information you wish t property identification numb	to add about this item, such as er: 25-10-306-025-000				
2 Add the doll	lar value of the portion	you own for all of you	ur entries fro Part 1, including	any entries for nages				
	-	-		· -				\$70,000.00
Part 2:	Describe Your Vehicles							
you own that so		ou lease a vehicle, also	ny vehicles, whether they are roor or report it on Schedule G: Executorcycles	•				
No.								
Yes.	Describe lake:	Chevrolet	Who has an interest in the p	roperty? Check one.	Do not deduc	t secured claim	s or exemption	ns Put
	lodel:	Equinox	Debtor 1 only	•	the amount of	f any secured c	laims on Sche	edule D:
	ear:	2015	Debtor 2 only			o Have Claims		
	pproximate Mileage:	20,000	Debtor 1 and Debtor 2 only		Current valu entire prope		Current val	
			At least one of the debtors a	nd another	¢	18,000.00	¢	18,000.00
	Other information:		Check if this is commun instructions)	ity property (see	Φ		Φ	
L			1					

Donnetta Case 16-27629

Doc 1

Desc Main

Debtor	1	
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Filed 08/29/16 Entered 08/29/16 12:27:36

Document Page 11 of 59 umber (if known)

Page 11 of 59 umber (if known)

04.		Boats, trailers, mot	homes, ATVs and other recreational vehicles, other vehicles, and accessories ors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories		
5.	_		portion you own for all of your entries fro Part 2, including any entries for pages		\$ 18,000.00
3	you have at	tached for Part	2. Write that number here>		\$ 10,000.00
F	Part 3:	Describe Your Pe	rsonal and Household Items		
Do	you own or	have any legal	or equitable interest in any of the following items?	Current value portion you Do not deduct or exemptions	own? t secured claims
06.	Examples:		nishings urniture, linens, china, kitchenware	1	
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$1,500	(\$ 1,500.00
07.		Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone \$800		\$ 800.00
08.		Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		<u>, </u>
	Yes.	Describe		,	\$ <u> </u>
09.	Examples:		hobbies iic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
	Yes.	Describe] 	\$0.00
10.	Firearms Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment		
	Yes.	Describe			\$0.00
11.	No.		furs, leather coats, designer wear, shoes, accessories	7	
	Yes.	Describe	Everyday clothes, Winter coats, shoes, accessories \$150	 	\$ <u>150.0</u> 0
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, (costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	Yes.	Describe	Everyday Jewelry \$200]	\$ <u>200.0</u> 0
13.	Non-farm a Examples:	animals Dogs, cats, birds, I	norses	•	
	Yes.	Describe] ,	\$ 0.00

Debtor 1 Donnetta Case 16-27629 Latrice

Doc 1

Middle Name

Filed 08/29/16 Document

b	Page 12 of 59 Pumber (if known)	Desc Main
	Page 12 01 59	

14.	Any other p	personal and he	busehold items you did not already list, including any health aids you did not list	
	Yes.	Describe		\$ 0.00
			of your entries from Part 3, including any entries for pages you have attached er here	\$2,650.00
ı	art 4: D	escribe Your Fir	nancial Assets	
Do	you own or	have any legal	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples: No. Yes.	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
17.		Checking, savings	or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, f you have multiple accounts with the same institution, list each.	\$ <u>0.0</u> 0
	Yes.	Describe	Account Type: Institution name: Checking Account Bank of America	\$
18.		-	ublicly traded stocks ment accounts with brokerage firms, money market accounts	\$ <u> </u>
	Yes.	Describe	Institution or issuer name:	\$ <u> </u>
19.	Non-public No. Yes.	ly traded stock Describe	and interests in incorporated and unincorporated businesses, including an interest in Name of Entity and Percent of Ownership:	
20.	Negotiable i	instruments includ	e bonds and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.	\$ <u>0.0</u> 0
	Yes.	Describe	Issuer name:	\$0 <u>.0</u> 0
21.		or pension acc interests in IRA, E Describe	counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Type of account and Institution name:	
22.	Security de	posits and pre		\$ <u>0.0</u> 0
	Examples: A		andlords, prepaid rent, public utilities (electric, gas, water), telecommunications Institution name or individual:	
23.			periodic payment of money to you, either for life or for a number of years)	\$0.00
	No. Yes.	Describe	Issuer name and description:	\$0.00
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).	
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$0.00
25.	No.		interests in property (other than anything listed in line 1), and rights or powers	
	Yes.	Describe		\$0.00

Case 16-27629 Doc 1 Debtor 1

Desc Main

0.00

\$0.00

Filed 08/29/16 Entered 08/29/16 12:27:36

Document Page 13 of 59 umber (if known) 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Yes Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Nο Describe..... Yes. 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Describe..... Yes. 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Describe..... Yes. 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Yes. Describe..... 0.00 35. Any financial assets you did not already list No. Describe.....

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached

for Part 4. Write that number here-->

Debtor 1

Donnetta Case 16-27629

Filed 08/29/16

Document

Last Name

Filed 08/29/16 Doc 1

Entered 08/29/16 12:27:36 Page 14 of 59 umber (if known)

Desc Main

	Part 5:	Describe Any Busi	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	Do you ow No.	n or have any le	gal or equitable interest in any business-related property?		
	Yes.				
				Current value of portion you own Do not deduct secur or exemptions	?
38.	Accounts i	receivable or co	mmissions you already earned		
	No.			7	
	Yes.	Describe		\$	0.00
39.	-	-	ongs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	od -	
	Yes.	Describe] .	
40.	Machinery	, fixtures, equip	nent, supplies you use in business, and tools of your trade	\$	0.00
	No.	, , , , ,			
	Yes.	Describe			0.00
41.	Inventory No.				0.00
	Yes.	Describe			0.00
42.	Interests in	n partnerships o	r joint ventures	\$	0.00
	No.		Name of Entity and Percent of Ownership:	_	
	Yes.	Describe		•	0.00
43.	Customer	lists, mailing list	s, or other compilations	Ψ	<u></u>
	No.			_	
	Yes.	Describe		s	0.00
44.	Any busin	ess-related prop	erty you did not already list		
	No.			7	
	Yes.	Describe		\$	0.00
				_	
45.			of your entries from Part 5, including any entries for pages you have attached er here		\$ 0.00
	die Oi		n- and Commercial Fishing-Related Property You Own or Have an Interest In. ve an interest in farmland, list it in Part 1.		
46.			gal or equitable interest in any farm- or commercial fishing-related property?		
	No.				
	Yes.	Describe		\$	0.00
47.	Farm anim			<u> </u>	
	Examples:	Livestock, poultry,	arm-raised fish		
	Yes.	Describe		1	
40	0			\$	0.00
46.	No.	ther growing or I	iai vesteu		
	Yes.	Describe		1	
40	Farm and	fishina equipmo	nt, implements, machinery, fixtures, and tools of trade	\$	0.00
-J.	No.	noning equipme	ng implemente, machinery, intures, and tools of trade		
	Yes.	Describe]	
				\$	0.00

Debtor 1 Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Page 15 of 59 University Page 15 of 50 Un

50. Farm and fishing supplies, chemicals, and feed No.		
Yes. Describe		\$ 0.00
51. Any farm- and commercial fishing-related property you did not already list		<u> </u>
No. Yes. Describe		
		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for page for Part 6. Write that number here		\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Al	bove	
53. Do you have other property of any kind you did not already list?		
Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 70,000.00
56. Part 2: Total vehicles, line 5	\$ 18,000.00	
57. Part 3: Total personal and household items, line 15	\$ 2,650.00	
58. Part 4: Total financial assets, line 36	\$ 0.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 20,650.00	\$ 20,650.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$90,650.00

Official Form 106A/B Record # 713462 Schedule A/B: Property Page 6 of 6

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main

Fill in this in	nformation to identif	y your case:	
Debtor 1	Donnetta	Latrice	Griffin
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check							
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
☐ You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)						
. For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.					
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	9912 S Calumet Ave Chicago IL 60628	\$_70,000	\$ <u>15,000</u>	735 ILCS 5/12-901 - \$15,000.00				
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit					
Brief description:	2015 Chevrolet Equinox with over 20,000 miles	\$ 18,000	\$	735 ILCS 5/12-1001(c) - \$2,400.00				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,500</u>	 \$	735 ILCS 5/12-1001(b) - \$1,500.00				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ 800	 \$	735 ILCS 5/12-1001(b) - \$800.00				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Official Form 106C	Record # 713462	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2				

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main

Debtor 1 <u>Donnetta</u> First Name

Latrice

Document

Page 17 of 59

Middle Name

Last Name

Part 2	ional Page			
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothes, Winter coats, shoes, accessories	\$ <u>150</u>	 \$	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday Jewelry	\$_200	 \$	735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Bank of America, 0.00	\$ <u>0</u>	 \$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
3 Are you claimin	g a homestead exemption of mor	e than \$155 675?		
-	-		on or after the date of adjustment .)	
	siment on 470 17 to and every 5 year	is after that for cases filed o	in or after the date of adjustment.)	
No.				
	acquire the property covered by the	ne exemption within 1,215 d	days before you filed this case?	
☐ No				
☐ Yes.				
Official Form 106C	Record # 713462	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fill in this in	Case 16 27620 Iformation to identify your o		Filad 09/20/16	Entered 08/29/1 8 of 59	L6 12:27:36	Desc Main	
	Donnetta	Latrice	Griffin	0 0.00			
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the :NC	ORTHERN District				_	
Case Number	Г		(State)			Check if this	
(If known)	4005					amended fil	ing
Official F	<u>orm 106D</u>						
			ims Secured by F				12/15
formation. If n	nore space is needed, copy	the Additional P	ople are filing together, both age, fill it out, number the e			ny	
	es, write your name and cas	•	•				
	ditors have claims secured		vith your other schedules. Yo	uu haya nathing alaa ta rana	rt on this form		
			with your other schedules. Yo	ou have nothing else to repo	rt on this form.		
Yes. Fil	II in all of the information belo	DW.					
Part 1:	List All Secured Claims						
listallso	cured claims. If a creditor ha	as more than one	secured claim, list the credito	r senarately	Column A	Column A	Column C
			r claim, list the other creditors	•	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
As much a	as possible, list the claims in	alphabetical orde	r according to the creditors na	ime.	value of collateral	claim	If any
2.1 Midland	d Funding, LLC	De	scribe the property that secure	es the claim:	\$ _1,199.00	\$ 70,000.00	\$ <u>0.00</u>
Creditor's		99	12 S Calumet Ave Chicago IL	60628			
8875 Ae	ero Drive, # 200 Street						
		L_ As	of the date you file, the claim	is: Check all that apply.			
	04.00		Contingent	,			
San Die	ego CA 92 State Zi	p Code	Unliquidated				
•		L	Disputed				
Who owes	the debt? Check one.	Na	ture of Lien. Check all that apply An agreement you made (such a				
Debtor	,	L	car loan)	s mortgage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and another		Judgment lien from a lawsuit				
□ Check	if this claim relates to a		Other (including a right to offset)				
commi	unity debt						
0.0	was incurred	•	st 4 digits of account number		\$ 25,040.00	\$ 18,000.00	\$ 7,040.00
Santano Creditor's	der Consumer USA		scribe the property that secure 15 Chevrolet Equinox with over		\$ 20,040.00	\$_10,000.00	\$ 1,040.00
	961245		15 Chevrolet Equiliox with over	er 20,000 miles			
Number	Street						
		As	of the date you file, the claim	is: Check all that apply.			
Ft Wortl	h TX 76		Contingent Unliquidated				
City	State Zi	p Code	Disputed				
Who owes	s the debt? Check one.	Na	ture of Lien. Check all that apply	y.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor:	*	, —	car loan)				
=	1 and Debtor 2 only	Ļ	Statutory lien (such as tax lien, m	nechanic's lien)			
☐At least	t one of the debtors and another	F	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates to a unity debt	<u> </u>	, , , , , , , , , , , , , , , , , , , ,				
	was incurred2014-12-0)6 Las	st 4 digits of account number	1000			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$_26,239.00

Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Case 16-27629 Page 19 of 59

Document Donnetta Latrice Debtor 1

Pari	Additional Page After Isiting any entries on this page, no by 2.4, and so forth.	umber them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	Seaway BANK & Trust CO	Describe the property that secures the claim:	\$ 36,373.00	<u>\$ 70,000.00</u>	\$ <u>0.00</u>
	Creditor's Name 645 E 87Th St Number Street	9912 S Calumet Ave Chicago IL 60628			
		As of the date you file, the claim is: Check all that apply. Contingent	_		
	Chicago IL 60619 City State Zip Code	Unliquidated Disputed			
v	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
[Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another Check if this claim relates to a	Judgment lien from a lawsuit Other (including a right to offset)			
	community debt 2011-2016	Last 4 digits of account number 0040			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>62,612.00</u>

		Caso 16		1 Filed 09/20/16	Entered 08/29/16 12:	:27:36	Desc Main	
Fill	in this in	formation to identif	fy your case:		0 of 59			
Del	otor 1	Donnetta	Latrice	Griffin				
		First Name	Middle Name	Last Name				
Del	otor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States	Bankruptcy Court for the	he : <u>NORTHERN</u> Di					
Cas	se Number			(State)			Check if t	his is an
(If I	(nown)						amended	filing
Offic	cial F	orm 106E/F	<u> </u>					
Sch	edule	E/F: Credito	ors Who Have	Unsecured Claims				12/15
ist the A/B: Pare reditor reditor reditor reditor reditor red red red red red red red red red re	e other party (ors with poly of the copy the copy the copy and the copy the copy and the copy an	arty to any executo Official Form 106A/ partially secured clance ne Part you need, fit tional pages, write y	ry contracts or unexp B) and on <i>Schedule</i> (ims that are listed in	pired leases that could result in G: Executory Contracts and Une Schedule D: Creditors Who Have entries in the boxes on the left. A number (if known).	s and Part 2 for creditors with NON a claim. Also list executory contrac expired Leases (Official Form 106G) re Claims Secured by Property. If m attach the Continuation Page to this	ts on <i>Schedul</i> . Do not includ nore space is	e	
1. D c	any cre	ditors have priority	unsecured claims ag	gainst you?				
	No. Go	to Part 2.						
	Yes.							
ea no ur	ach claim onpriority onsecured	listed, identify what amounts. As much a claims, fill out the Co	type of claim it is. If a as possible, list the cla ontinuation Page of Pa	claim has both priority and nonpri aims in alphabetical order according	ecured claim, list the creditor separatiority amounts, list that claim here anng to the creditor's name. If you have lids a particular claim, list the other crustion booklet.	d show both pre more than two	iority and priority	
(1	or arrexp	nanation of each typ	e of claim, see the ms	additions for this form in the insuc	·	Total claim	Priority	Nonpriority
		List All of Your NONE	PRIORITY Unsecured C	'laime			amount	amount
Par	t 2:	LIST AII OF TOUR NORF	- MONTT Onsecuted o	nams				
3. D c	any cre	ditors have nonpric	ority unsecured claim	s against you?				
	<u>.</u>	ou have nothing to re	eport in this part. Subr	mit this form to the court with your	other schedules.			
4 Lis	Yes.	our nonnriority uns	secured claims in the	alphabetical order of the credite	or who holds each claim. If a credito	r has more tha	n one	
no inc	onpriority cluded in	unsecured claim, lis	t the creditor separate one creditor holds a p	ely for each claim. For each claim	listed, identify what type of claim it is itors in Part 3.If you have more than t	. Do not list cla	ims already	
4.1	AT&T			Last 4 digits of account number				Total claim \$ 520.33
	Creditor's I			When was the debt incurred?				
	Number	Street						
				As of the date you file, the claim	is: Check all that apply.			
	Aurora		IL 60572-8212	Contingent				
	City	4	State Zip Code	Unliquidated Disputed				
, [Debtor	the debt? Check one).	Disputed				
Ì	Debtor 2	•		Type of NONPRIORITY unsecure	d claim:			
Ì	=	1 and Debtor 2 only		Student loans				
į	=	one of the debtors and	d another	Obligations arising out of a separate	ration agreement or divorce			
[_	if this claim relates t	to a	that you did not report as priority				
ı		unity debt m subject to offest?		Debts to pension or profit-sharing	g plans, and other similar debts			
ĺ	No			Other. Specify Utility Bills/C	ellular Service			
	Yes							

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Page 21 of 59 **Document** Donnetta Latrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Check 'N Go \$ 503.17 Last 4 digits of account number Creditor's Name 238 E. 103rd St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60628 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify PayDay Loan Yes COMENITY BANK/Carsons NULL \$ 312.00 Last 4 digits of account number 4.3 2013-2016 3100 Easton Square PI When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OH 43219 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use COMENITY BANK/Nwyrk&Co **NULL** \$ 974.00 4.4 Last 4 digits of account number Creditor's Name 2012-2016 220 W Schrock Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Westerville OH 43081 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Debtor 2 only

No

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Page 22 of 59 Case Number (if known) Document Donnetta Latrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** COMENITY BANK/Vctrssec \$ 626.00 Last 4 digits of account number _ Creditor's Name 2014-2016 Po Box 182789 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 43218 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Credit ONE BANK NA NULL \$ 844.00 Last 4 digits of account number 4.6 Creditor's Name 2013-2016 Po Box 98875 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Las Vegas 89193 NV Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes DirecTV \$ 242.79 4.7 Last 4 digits of account number Creditor's Name PO Box 78626 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Phoenix 85062 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

No

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Utility Bills/Cellular Service

Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Case 16-27629 Page 23 of 59 **Document** Donnetta Latrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Global Leasing **\$** 141.90 Last 4 digits of account number Creditor's Name PO Box 173845 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent CO 80217 Denver Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Nordstrom/TD NULL \$ 990.00 Last 4 digits of account number 4.9 Creditor's Name 2013-2016 13531 E Caley Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CO 80111 Englewood Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Springleaf Financial S 1167 \$ 5,230.00 Last 4 digits of account number 4.10 Creditor's Name 2015-2016 11844 S Western Ave When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60643 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Case 16-27629 Page 24 of 59 Case Number (if known) **Document** Donnetta Latrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/JCP **\$** 743.00 4.11 Last 4 digits of account number _ Creditor's Name 2013-2016 Po Box 965007 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FI 32896 Orlando Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes US DEPT OF ED/Glelsi \$ 4,238.00 Last 4 digits of account number Creditor's Name 2011-2016 Po Box 7860 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Madison 53707 WI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes US DEPT OF ED/Glelsi 7577 \$ 16,308.00 Last 4 digits of account number Creditor's Name 2009-2016 Po Box 7860 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Madison WI 53707 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Case 16-27629 Latrice

Part 2:	First Name Middle I Your NONPRIORITY Unsecured		
Part 2:	Your NONPRIORITY Unsecured		
		l Claims - Continuation Page	
er listing	g any entries on this page, numb	per them beginning with 4.4, followed by 4.5, and so forth.	Total Claim
— 116	DEDT OF ED/Clolei		4 17 509 00
	DEPT OF ED/Glelsi	Last 4 digits of account number1581	\$ <u>17,598.00</u>
	ditor's Name Box 7860	When was the debt incurred? 2012-2016	
Numl			
Num	ibei Greet		
		As of the date you file, the claim is: Check all that apply.	
Mad	dison WI 53	Contingent	
City		Unliquidated	
	owes the debt? Check one.	Disputed	
Deb	ebtor 1 only		
Deb	ebtor 2 only	Type of NONPRIORITY unsecured claim:	
Deb	ebtor 1 and Debtor 2 only	Student loans	
At I	least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Псы	neck if this claim relates to a	that you did not report as priority claims	
	ommunity debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the	claim subject to offest?		
No)	Other. Specify	
Yes	s DEPT OF ED/Glelsi	0504	÷ 26 E2E 00
13		Last 4 digits of account number 0581	\$ <u>36,525.00</u>
	litor's Name Box 7860	When was the debt incurred? 2012-2016	
Numl			
Num	ibei Greet		
		As of the date you file, the claim is: Check all that apply.	
Mad	dison WI 53	Contingent	
City		D Code Unliquidated	
	owes the debt? Check one.	Disputed	
Deb	ebtor 1 only		
Deb	ebtor 2 only	Type of NONPRIORITY unsecured claim:	
Deb	ebtor 1 and Debtor 2 only	Student loans	
At I	least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Псы	neck if this claim relates to a	that you did not report as priority claims	
	ommunity debt	Debts to pension or profit-sharing plans, and other similar debts	
	claim subject to offest?		
No		Other. Specify	
Yes	es		
Part 3:	List Others to Be Notified for	a Debt That You Already Listed	

Schedule E/F: Creditors Who Have Unsecured Claims

additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Donnetta

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Page 26 of 59

Debtor 1 Donnetta

Latrice

Document

Add the Amounts for Each Type of Unsecured Claim

			Total claim
otal claims	6a. Domestic support obligations	6a.	\$ 0.00
om Part 1	oa. Domestic support obligations	oa.	'
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	\$74,669.00
iomi uit 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$11,127.19

Fill	l in this in	Caso 16 formation to ident		Filad 09/20/16		ed 08/29/16 12:27:36 7 of 59	Desc Main	
De	ebtor 1	Donnetta	Latrice	Griffin				
DC	20101 1	First Name	Middle Name	Last Name	-			
	ebtor 2	First Name	Middle Name	Last Name	-			
Ur	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>				
	ase Number			(State)			Check if this is an amended filing	
∩ffi	cial Fo	orm 106G					amended ming	
			ory Contracts and	Unavaired Lag			1	2/15
1. D	nation. If monal pages o you hav No. Cho Yes. Fill	nore space is needs, write your name e any executory ceck this box and so in all of the informely each person ont, vehicle lease,	ded, copy the additional page e and case number (if known) contracts or unexpired leases ubmit this form to the court with nation below even if the contractor company with whom you have	, fill it out, number the end. ? In your other schedules. Your standard in the contract or lease	ou have note Schedule A. Then state	y responsible for supplying correct attach it to this page. On the top of a characteristic in the top of the t	any (for	
	•		nom you have the contract or	lease		State what the contract or least	se is for	
2.1					_			
	Name				_			
	Number	Street						
	City		State Zip	Code	_			
2.2								
2.2	Name				_			
					_			
	Number	Street						
	City		State Zip	Code	_			
2.3								
	Name				_			
	Number	Street			_			
	City		State Zip	Code	_			
2.4								
	Name				_			
	Number	Street			_			
	City		State Zip	Code	_			
2.5								
_	Name				_			
	Number	Street			_			

State Zip Code

City

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main

Fill in this inf	formation to identif	fy your case:	
Debtor 1	Donnetta	Latrice	Griffin
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for tl	he : <u>NORTHERN</u> District of _	
Case Number			(State)
(If known)			

12/15

Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ao	dditional Pa	ages, write your name and	I case number (if known). Answ	er every questi	on.
1. D c	o you have	any codebtors? (If you are	e filing a joint case, do not list eith	ner spouse as a	codebtor.)
	No.				
	Yes				
			in a community property state of evada, New Mexico, Puerto Rico,	= :	ommunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	I your spouse, former spous	se, or legal equivalent live with yo	ou at the time?	
	_	s. Inwhich community state	or territory did you live?	·	Fill in the name and current address of that person.
	Name	e of your spouse, former spouse or le	egal equivalent		
	Numb	per Street			
	City		State	Zip Cod	9
S		F, or Schedule G to fill out	Column 2.		Column 2: The creditor to whom you owe the debt
0.4					Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 713462 Schedule H: Your Codebtors Page 1 of 1

Fill in this in	formation to identi	fv vour case:	
Debtor 1	Donnetta	Latrice	Griffin
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN DISTRICT O</u>	OF ILLINOIS
Case Number	-		
(If known)			

Schedule I: Your Income

Official Form 106I

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Desc	ribe Employment					
Fill in your en information	ployment		Debtor 1		Debtor 2 or non-filing sp	ouse
attach a sepa	ore than one job, rate page with pout additional	Employment status	X Employed Not employed		Employed Not employed	
Include part-t self-employed	me, seasonal, or I work.	Occupation	Child Care Provide	er		
Occupation n or homemake	ay Include student r, if it applies.	Employers name	State of Illinois			
		Employers address	-		_	
			,		,	
		How long employed there?	2 yrs			
Part 2: Give	Details About Monthly	y Income				
spouse unles	s you are separated. non-filing spouse hav	we more than one employer, combine, attach a separate sheet to this for	ne the information for a			
				For Debtor 1	For Debtor 2 or non-filing spouse	
_	• • •	and commissions (before all pay alculate what the monthly wage wo		\$1,550.00	\$0.00	
3. Estimate an	d list monthly overtin	ne pay.		\$0.00	\$0.00	
4. Calculate gr	oss income. Add line	2 + line 3.		\$1,550.00	\$0.00	

 Official Form 106I
 Record # 713462
 Schedule I: Your Income
 Page 1 of 2

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Page 30 of 59

Document Donnetta Latrice Debtor 1 Case Number (if known) _ First Name Last Name

				For Debtor 1		Debtor 2 or Filing spouse		
	Сору	y line 4 here	4.	\$1,550.00		\$0.00		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a. —	\$0.00		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6	\$0.00		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,550.00		\$0.00		
8. Li	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d. 	\$0.00		\$0.00		
	8e.	Social Security	8e. 	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$511.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	0	Specify:		***		***		
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$511.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,061.00 +		\$0.00	. Г	\$2,061.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ2,001.00		ψ0.00	L	Ψ2,001.00
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are relatify:	our dependent not available to	,			11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Co		•	applies		12.	\$2,061.00
13.		ou expect an increase or decrease within the year after you file this form		 , 			L	. ,
	x I							

Fill in this ir	nformation to identify y	our case:				
Debtor 1	Donnetta	Latrice	Griffin	Check if this is:		
	First Name	Middle Name	Last Name	An amende	Ū	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	<u> </u>	ent showing post of the following o	t-petition chapter 13
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT C	F ILLINOIS			
Case Numbe (If known)	r		_	MM / DD /	YYYY	
Official F	orm 106J				_	2 because Debtor 2
				maintains a	a separate house	ehold.
	le J: Your Ex					12/14
-	-			n are equally responsible for supplyi ages, write your name and case nun	-	
Part 1:	Describe Your Househol	d				
1. Is this a jo	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a	separate household?				
	No. Yes. Debtor 2 mu	ıst file a separate Schedul	e J.			
		<u>_</u>				
2. Do you	have dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live
Do not li Debtor 2	st Debtor 1 and		this information for dent	Deptor 1 or Deptor 2	age	with you?
		each depen	uent			Yes
names.	state the dependents'					x No
						Yes
						X _{No}
					_	Yes
						X No
						Yes
						X No
						Yes
_	expenses include es of people other than	X No				
	f and your dependents					
Part 2:	Estimate Your Ongoing I	Monthly Expenses				
_	=	· · ·	=	rm as a supplement in a Chapter 13	=	
the applicable		ruptcy is filed. If this is a	supplemental Schedule	J, check the box at the top of the for	m and fill in	
	=	=	nce if you know the value			Your expenses
or such assist	tance and have include	a it on <i>Scriedule I: Your</i>	Income (Official Form 106	oi.)		Tour expenses
	tal or home ownership t for the ground or lot.	expenses for your resid	ence. Include first mortgag	ge payments and	4.	\$480.00
_	cluded in line 4:				4.	Ψ+00.00
4a. Re	eal estate taxes				4a.	\$0.00
	operty, homeowner's, o	r renter's insurance			4b.	\$0.00
		r, and upkeep expenses			4c.	\$0.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main

Page 32 of 59 Document Donnetta Latrice Debtor 1 Case Number (if known) ___ First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$20.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$0.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$511.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$0.00 9. Clothing, laundry, and dry cleaning 10. \$0.00 Personal care products and services 10. \$0.00 11. Medical and dental expenses 11. \$63.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$50.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$602.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c.

Official Form 106J Record # 713462

20d. Maintenance, repair, and upkeep expenses

20e. Homeowner's association or condominium dues

0.00

0.00

\$

\$

20d.

20e

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 33 of 59

Debtor	1 Doni	netta Latrice	Griffin	Case Number (if known)		
	First N	ame Middle Name	Last Name			
21.	Other.	Specify:			21.	\$0.00
22	Your mo	onthly expense: Add lines 4 thro	ough 21.		22.	\$1,726.00
	The resu	Ilt is your monthly expenses.			•	
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined	monthly income) from Schedule I.		23a.	\$2,061.00
	23b.	Copy your monthly expenses	from line 22 above.		23b. -	\$1,726.00
	23c.		es from your monthly income.		23c.	\$335.00
		The result is your monthly ne	income.			
24.	Do you	evnect an increase or decrease	in your expenses within the year afte	r you file this form?		
	_	•	ng for your car loan within the year or o	·		
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?						
	X No					
	Yes	s. Explain Here:				

 Official Form 106J
 Record #
 713462
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this information to identify your case:						
Debtor 1	Donnetta	Latrice	Griffin			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)						
Case Number (If known)	·					

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
No							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	ne summary and schedules filed with this declaration and that they are true and						
correct.							
✗ /s/ Donnetta Latrice Griffin	×						
Signature of Debtor 1	Signature of Debtor 2						
_{Date} 08/22/2016	Date						
MM / DD / YYYY	MM / DD / YYYY						

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 35 of 59

			ооинен ге	.00 00 0		
Fill in this in	formation to identif	y your case:				
Debtor 1	Donnetta	Latrice	Griffin			
Deptor 1				-		
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	•		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>						
			(State)			
Case Number	·					
(If known)						

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.								
Part 1: Give Details About Your Marital Status and Where Y	ou Lived Before							
01. What is your current marital status?								
Married								
Not married								
02 During the last 3 years, have you lived anywhere other th	During the last 3 years, have you lived anywhere other than where you live now?							
No.								
Yes. List all of the places you lived in the last 3 years. D	o not include where yo	ou live now.						
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there					
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).								
Part 2: Explain the Sources of Your Income								

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 36 of 59

Griffin Debtor 1 Donnetta Latrice Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 37 of 59

Donnetta Latrice Griffin Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments \$ 23,234 Santander Consumer USA Po Monthly \$ 1,806 ■ Mortgage Car Box 961245 Ft Worth TX 76161 Credit card Loan repayment Suppliers or vendors Other Seaway BANK & Trust CO 645 E Monthly **\$** 1,440 **\$** 34,933 Mortgage Car 87Th St Chicago IL 60619 ☐ Credit card ☐ Loan repayment Suppliers or vendors Other _ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 38 of 59

Debtor 1	Donnetta	Latrice	Griffin		Case Number (if known)					
	First Name	Middle Name	Last Name							
08 W	ithin 1 year before you	filed for bankruptcy, did you	ı make any payments	or transfer any property	on account of a debt that	benefited				
	insider?									
Ind	clude payments on deb	ts guaranteed or cosigned	by an insider.							
	No.									
	Yes. List all payments	s to an insider.								
			Dates of	Total amount	Amount you still	Reason for this pa	ayment			
			payment	paid	owe	Include creditor's	name			
Part	A Identify Legal ac	tions, Repossessions, and F	oreclosures							
		filed for bankruptcy, were y		uit court action or adm	inistrative proceeding?					
Lis		uding personal injury cases				ort or custody				
	No.									
F	Yes. Fill in the details									
_	•		Nature of the case	Court o	r agency	Status	s of the case			
	ithin 1 year before you neck all that apply and	filed for bankruptcy, was an	ny of your property repo			d, or levied?				
	No. Go to line 11									
	Yes. Fill in the inform	ation helow								
	1 100.1	audit bolow.								
		ou filed for bankruptcy, dic ment because you owed a	-	ng a bank or financial	institution, set off any ar	nounts from your acc	ounts			
	No. Go to line 11									
F	Yes. Fill in the inform	ation below.								
_	_	nin 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a								
	urt-appointed receiver, a custodian, or another official?									
	No.									
	Yes.									
	List Cartain Ciffs	and Contributions								
Part	<u> </u>									
13 W	itnin 2 years before yo	ou filed for bankruptcy, did	you give any giπs wi	tn a total value of mor	e than \$600 per person?					
	No.	No.								
	Yes. Fill in the details	for each gift.								
14 W	ithin 2 years before yo	u filed for bankruptcy, did	you give any gifts or	contributions with a t	otal value of more than \$	600 to any charity?				
	No.									
Г	Yes. Fill in the details	for each gift.								
	<u> </u>									
Part	List Certain Loss	ses								
	ithin 1 year before you ımbling?	ı filed for bankruptcy or siı	nce you filed for bank	ruptcy, did you lose a	nything because of theft,	fire, other disaster, o	or			
	No.									
	Yes. Fill in the details	for each gift.								
Part	75 List Certain Pay	ments or Transfers								
co	ensulted about seeking	ı filed for bankruptcy, did y g bankruptcy or preparing ankruptcy petition prepare	a bankruptcy petition	?						
г] No.									
	Yes. Fill in the details									
	100. I iii iii tile detalla									

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Page 39 of 59 Document Donnetta Latrice Griffin Case Number (if known) Debtor 1 First Name Middle Name Last Name Description and value of any property transferred **Party Contact Info** Date payment Amount of payment or transfer Payment/Value: Geraci Law L.L.C. \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities,

- cash, or other valuables?
 - No
 - Yes. Fill in the details.

Who else had access to it? Describe the contents Do you still have it?

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 40 of 59

Debtor 1	Donnetta	Latrice	Griffin	Case Number (if known) _		
	First Name	Middle Name	Last Name			
22 Ha	ave you stored property	in a storage unit or place	e other than your home within	1 year before you filed for bankruptcy?	?	
	No.					
_	Yes. Fill in the details.					
	1 res. r iii iir tric details.	Who	else has or had access to it?	Describe the contents	Do you still	
			0.00 1.00 0. 1.00 0.000 10 11.	2000.130 1110 00110110	have it?	
Part	Identify Property Y	ou Hold or Control for So	meone Else			
		4 4 4				_
	o you hold or control an r someone.	y property that someone	e else owns? Include any prope	rty you borrowed from, are storing for	, or hold in trust	
	•					
	No.					
L	Yes. Fill in the details.	140		2 " "	W.	
		wner	e is the property?	Describe the property	Value	
	Give Details About	Environmental Information	n.n.			
Part	Give Details About	Environmental information	on			_
For the	e purpose of Part 10, the	e following definitions ap	oply:			
■ Fn	vironmental law means	any federal state or loc	al statute or regulation concern	ning pollution, contamination, releases	of	
			<u>-</u>	water, groundwater, or other medium,		
inc	luding statutes or regul	ations controlling the cl	eanup of these substances, was	stes, or material.		
■ Sit	a magne any location f	acility or property as de	fined under any environmental	law, whether you now own, operate, or	r utiliza	
	-	or utilize it, including di	· · · · · · · · · · · · · · · · · · ·	iaw, whether you now own, operate, or	utilize	
_		anything an environme erial, pollutant, contami		waste, hazardous substance, toxic		
Sui	ostance, nazardous mat	eriai, poliutarit, containi	mant, or similar term.			
Repor	t all notices, releases, a	nd proceedings that you	know about, regardless of whe	en they occurred.		
24 H :	as any governmental un	it notified you that you r	nav he liable or notentially liable	e under or in violation of an environme	ental law?	
_	_	it notined you that you i	may be hable of potentially hable	e under or in violation of an environme	intal law i	
	No.					
L	Yes. Fill in the details.					
		Gove	rnmental unit	Environmental law, if you know it	Date of notice	
25 H a	ave you notified any gov	vernmental unit of any re	elease of hazardous material?			
	No.					
_	Yes. Fill in the details.					
L	res. Fill III the details.	Govo	rnmental unit	Environmental law, if you know it	Date of notice	
		Gove	rimental unit	Environmental law, if you know it	Date of notice	
26 H a	ave you been a party in	any judicial or administr	ative proceeding under any env	vironmental law? Include settlements a	and orders.	
	No.					
	Yes. Fill in the details.					
_		Cour	t or agency	Nature of the case	Status of the case	
			• •			
Part '	Give Details About	Your Business or Connec	tions to Any Business			
27 W			_	ny of the following connections to any	business?	
	A sole proprietor o	r self-employed in a trac	de, profession, or other activity,	either full-time or part-time		
	A member of a limit	ited liability company (L	LC) or limited liability partnersh	ip (LLP)		
	A partner in a parti	nership				
	An officer, director	, or managing executive	of a corporation			
	An owner of at least	st 5% of the voting or eq	uity securities of a corporation			
	•					
	=	applies. Go to Part 12.				
	Yes. Check all that app	ly above and fill in the de	tails below for each business.			

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 41 of 59

Debtor 1	Donnetta	Latrice	Griffin	Case Number (if known)	
	First Name	Middle Name	Last Name	, , ,	
	thin 2 years before yetitutions, creditors, c		you give a financial statement to	anyone about your business? Include all financial	
	No.				
	Yes. Fill in the detail	S.			
		Date iss	ued		
Part 12	Sign Below				
	.S.C. §§ 152, 1341, 1	·	•		
×	/s/ Donnetta Latri Signature of Debtor		_ X Signature of D	Debtor 2	
	Date 08/22/2016		Doto		
	MM / DD / `	YYYY	Date	DD / YYYY	
Did y		I pages to Your Statement o	f Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?	
□ [,]					
_		pay someone who is not an	attorney to help you fill out bank	ruptcy forms?	
= '					
⊔`	Yes. Name of persor	1		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 1)	19).

Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Case 16-27629 Document Page 42 of 59

B2030 (Form 2030) (12/15)

Date

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	TOTTIER BISTR	ici oi illeii oib	ENDIEM DIVIDIO	711	
[n 1	re				
Do	nnetta Latrice Griffin / Debtor		Case No:		
			Chapter:	Chapter 13	
	DISCLOSURE OF COM	IPENSATION OF A	TTORNEY FOR DEE	STOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) inpensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in contempts.	ne petition in bankrup	tcy, or agreed to be paid	d to me, for servi	ces
	For legal services, I have agreed to accept	\$4,000.00			
	Prior to the filing of this statement I have received	\$0.00			
	Balance Due	\$4,000.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify				
3.	The source of compensation to be paid to me is:				
	Debtor(s) Other: (specify				
4.	I have not agreed to share the above-disclosed compe	ensation with any other	er person unless they ar	e members and a	ssociates
	of my law firm.				
5.	I have agreed to share the above-disclosed compensa of my law firm. A copy of the agreement, together wattached. In return for the above-disclosed fee, I have agreed to rend case, including:	with a list of the name	s of the people sharing	in the compensat	
	a. Analysis of the debtor's financial situation, and rende	ering advice to the de	htor in determining who	ether to file a net	ition in
	bankruptcy;	orms davice to the de	otor in determining with	other to fire a per	mon m
	b. Preparation and filing of any petition, schedules, state	ements of affairs and	plan which may be requ	iired;	
	c. Representation of the debtor at the meeting of creditor				eof;
	d. Representation of the debtor in adversary proceeding				·
	e. [Other provisions as needed]				
6.	By agreement with the debtor(s), the above-disclosed fee	does not include the f	ollowing service:		
•	By agreement with the debtot(s), the above disclosed fee (does not merade the r	onowing service.		
		ERTIFICATION			
	I certify that the foregoing is a complete s payment to	statement of any agree	ement or arrangement for	or	
	me for representation of the debtor(s) in this b	pankruptcy proceeding	gs.		
	Date: 08/22/2016 /	s/ Steven Scott Cam	p		

Page 1 of 1 713462 Record #

Signature of Attorney

Geraci Law L.L.C. Name of law firm

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main UNITED STOATHENBANKGRUBTCS COURT

NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and significant the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



PFG Rec# 713-462

- 2. Inform the debtor that the debtor must be puretup lend up the space of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

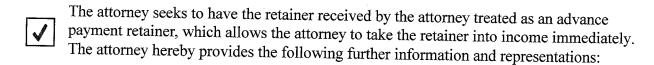


Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main C. TERMINATION OR CONDERSHON OF PHYE CASSE STEER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Case 16-27629 Doc 1. Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Any portion of the retainer that is not performed any expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received ,\$	
toward the flat fee, leaving a balance due of \$4000.00 ; and \$310.00 for	r expenses
leaving a balance due for the filing fee of \$0.00	



4. In extraordinary circumstances, by the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1,5,16	
Signed:	
Debtor(s)	
	\sim
Co-Debtor(s)	Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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Document

Page 49 of 59



Date: 7/5/2016

Consultation Attorney: CMP

Record #: 713-462

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though t usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ 335 months. The payment and length of the plan are based per month for on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other _

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclusure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Griffin (Debtor)

(Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 50 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Donnetta Latrice Griffin / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/22/2016 /s/ Donnetta Latrice Griffin

Donnetta Latrice Griffin

X Date & Sign

Record # 713462 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 713462 B 201A (Form 201A) (11/11) Page 1 of 2

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 52 of 59

Form B 201A, Notice to Consumer Debtor(s)

In re Donnetta Latrice Griffin / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/22/2016	/s/ Donnetta Latrice Griffin		
	Donnetta Latrice Griffin	_	
Dated: 08/22/2016	/s/ Steven Scott Camp		
	Attorney: Steven Scott Camp	_	

Case 16-27629 Doc 1 - Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 53 of 59

,	Donnetta	Latrice	Griffin	Case Number (i	if known)
1	First Name	Middle Name	Last Name		
_	-				
ţ, l	Answer These Question				offnod in 11 U.S.C. & 101/8)
	What kind of debts do you have?	as "incurre	d by an individual prim	nsumer debts? Consumer debts are d harily for a personal, family, or household	I purpose."
		Yes. 0	o to line 16b. So to line 17.		
		money for	a business or investm	siness debts? Business debts are deb ent or through the operation of the busin	ots that you incurred to obtain less or investment.
		∐Yes. €	to to line 16c. Go to line 17.		. dalar
		16c. State the	type of debts you owe	that are not consumer debts or business	s debts.
wws.s					
	Are you filing under Chapter 7?	_	not filing under Chap	· ·	et property is excluded and
	Do you estimate that after		n filing under Chapter i ninistrative expenses a	 Do you estimate that after any exemp are paid that funds will be available to dis 	tribute to unsecured creditors?
	any exempt property is excluded and		No.		
	administrative expenses		Yes.		
	are paid that funds will be available for distribution to unsecured creditors?	•			
eneralii -	How many creditors do	I 1–49		1,000-5,000	25,001-50,000
3.	you estimate that you			□ 5,001-10,000	☐ 50,001-100,000 ☐ More than 100,000
	owe?	☐ 100-199 ☐ 200-999		10,001-25,000	
5 COLUM	How much do you	50-\$50, 0	000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
9.	estimate your assets to	\$50,001	-\$100,000	\$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion
	be worth?	\$100,00	1-\$500,000	\$50,000,001-\$100 million	☐More than \$50 billion
		□ \$500,00	1-\$1 million	☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion
20.	How much do you	☐ \$0-\$ 50,0	000	\$1,000,001-\$10 million	\$1,000,000,001-\$10 billion
٠.	estimate your liabilities	550,001	-\$100,000	\$10,000,001-\$50 million	☐\$1,000,000,001-\$50 billion
	to be?		1-\$500,000	\$50,000,001-\$100 million	☐ More than \$50 billion
		\$500,00	1-\$1 million	\$100,000,001-\$500 million	District and the second
Pa	art 7: Sign Below				
Fο	r you	correct		declare under penalty of perjury that the	
		If I have chos of title 11, Un under Chapte	ited States Code. I un	er 7, I am aware that I may proceed, if el derstand the relief available under each	ligible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed
		If no attorney this documer	represents me and I onto	did not pay or agree to pay someone who read the notice required by 11 U.S.C. §	o is not an attomey to help me fill out 342(b).
				he chapter of title 11, United States Cod	
And an absence of the feet of		l understand with a bankn 18 U.S.C. §§	uptov case fan result i	tent, concealing property, or obtaining m of fines up to \$250,000, or imprisonment 3571.	for up to 20 years, or both.
- Approximation of the control of th		×	AN	A x	Signature of Debtor 2
griedanskirk duch.		Signat	tre of Debtor 1	1 /	
ŧ		Execu	ted on :	<u>~</u>	Executed onMM / DD / YYYY

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 54 of 59

0.16
Debtor 1 Donnetta Latrice Griffin First Name Middle Name Last Name
Debtor 2 (Spouse, if fling) First Name Middle Name Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) (Case Number

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
No Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
And the second s								
Under penalty of perjury, I declare that I have read the summary and schedules filed	d with this declaration and that they are true and							
confect.								
Signature of Depter 1	btor 2							
Date : 1 / 1 / 2016 Date MM / DD / YYYY	D / YYYY							

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 55 of 59

	Dennetta	Latrice	Griffin	Case Number (if known)
or 1	Donnetta First Name	Middle Name	Last Name	The state of the s
inst	nin 2 years before you itutions, creditors, or No. Yes. Fill in the details.	omer parties.	i you give a financial statement	to anyone about your business? Include all financial
rt 12	Sign Below	Date I	ssued	and I declare under negative of perjury that the
ansv	e read the answers or vers are thue and corp onnection with a band .S.C. §§ 152, 1341, 15	ruptcy case can result in	ncial Affairs and any attachment aking a false statement, conceal n fines up to \$250,000, or impriso	s, and I declare under penalty of perjury that the ing property, or obtaining money or property by fraud onment for up to 20 years, or both.
×	Signature of Debtor 1	2016	Data	of Debtor 2
Did	MM / DD / Y			duals Filing for Bankruptcy (Official Form 107)?
_	No Yes	h a ta mah	on attornoy to help you fill out	bankruptcy forms?
	l you pay or agree to p	pay someone who is not	an attorney to help you fill out l	. Attach the Bankruptcy Petition Preparer's Notice,
				Attach the Bankruptcy Petition Preparer of Miscos, Declaration, and Signature (Official Form 119).

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or really commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- such contracts.

 18. Setoffs if you have money in a credit union or creditor account, or other loans that coss-collateralized, any money or property may be taken for both loans.

 The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the

The Undersigned have read the above & assume the risk that a deet is but undersigned in a change in State, Federal bankruptcy trustee if it can't be protected, that the trustee might be perfut on its laccular Felli.	or Bankruptcy laws before the case
bankruptcy trustee it it can toe protected, that it is filled in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!! Datted: // 12/2016 Donnetta Latrice Griffin	X Date & Sign

Case 16-27629 Doc 1 Page 57 of 59 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Bankruptcy Docket #: Donnetta Latrice Griffin / Debtor Judge: VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DEGLAREUNDER	PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.	
Dated: 8 / 12 /2016	Donnetta Latrice Griffin X Date & Si	gn

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 16-27629 Doc 1 Filed 08/29/16 Entered 08/29/16 12:27:36 Desc Main Document Page 58 of 59

Part 4:	
	By signing here it declare under penalty of perjury that the information on this statement and in any attachments is true and correct.
	By signing riefs the trice of iffin
	Date: <u>6</u> / <u>N</u> /2016
	If you checked line 17a, do NOT fill out or file Form 122C-2.
AND TO THE R. P.	If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Donnetta Latrice Griffin / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

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Chapter 11: Reorganization (S1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

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Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that yell promptly file pletailed information regarding your creditors,	
WARNING: Section 521(a)(1) of the Bankruptcy Code requires that yet prompts of the may be dismissed if this information is not	
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Attorney: Steven Scott Camp	